

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
WILLIAM C. RASMUSSEN AND KAREN L. RASMUSSEN

Case No.: 17-11816

Judge: GRAVELLE

Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> Original | <input type="checkbox"/> Modified/Notice Required | <input checked="" type="checkbox"/> Discharge Sought |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | <input type="checkbox"/> No Discharge Sought |

Date: APRIL 19, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 587/613 per month to the Chapter 13 Trustee, starting on FEB. 1, 2017 for approximately 3/57 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Trustee	Admin.	as allowed
McDowell Posternock Apell & Detrick, PC	Attorney fees	\$2,310 and any add'l. allowed
Rose L. Munyon	Support	6423

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Mtge	residence	491		491	1464

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Systems & Service Tech (Medallion Bank)	RV	16000	5000

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

Ford Motor Credit; Snap-On Credit

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 23,820 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid
Great Lakes Higher Education	student loan	paid outside Plan	0 in Plan
Rose M.Lumia Runyon	support	pay in full	6423

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
Ford Motor Credit	auto lease	pay outside Plan

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
None		

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Attorney fees
- 3) Secured claims/arrears
- 4) Unsecured creditors

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 01/27/2017.

Explain below **why** the plan is being modified:

Cannot afford to keep RV, decided to surrender;
Proofs of Claim differed from amounts in Plan;
Left out one secured creditor

Explain below **how** the plan is being modified:

Changed treatment of RV to "surrender";
Increased Plan payment to cover Proofs of Claim;
Added secured creditor (Snap-On Credit)

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: April 21, 2017

/s/ Paul C. Detrick

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: April 21, 2017

/s/ William C. Rasmussen

Debtor

Date: April 21, 2017

/s/ Karen L. Rasmussen

Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 William C. Rasmussen
 Karen L. Rasmussen
 Debtors

Case No. 17-11816-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Apr 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2017.

db/jdb +William C. Rasmussen, Karen L. Rasmussen, 1045 Hanover Blvd., Browns Mills, NJ 08015-2418
 516618979 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 516618981 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
 516618983 Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
 516618984 +Citicards/Good Year, PO Box 6403, Sioux Falls, SD 57117-6403
 516618985 Citibank c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 516618988 Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
 516643793 Educational Services of America Inc, Claims Filing Unit, PO Box 8973,
 Madison, WI 53708-8973
 516618989 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Credit, Nat'l Bankruptcy Service Center, PO Box 62180,
 Colorado Springs, CO 80962)
 516618990 Ford Credit, PO Box 542000, Omaha, NE 68154-8000
 516618991 +Great Lakes Higher Education, 2401 International Lane, Madison, WI 53704-3192
 516782694 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
 516618993 +McDowell Posternock Apell & Detrick, PC, 46 West Main Street, Maple Shade, NJ 08052-2432
 516647646 +Medallion Bank, c/o Systems & Services Technologies,, Inc. as servicer for Medallion Bank,
 PO Box 9013, Addison, Texas 75001-9013
 516618994 Midland Fund. c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516618995 +Molly McPherson, PLLP, 1 Front St., Coupeville, WA 98239-3443
 516618998 +Rose Lumia Runyon, 121 ArneytownHornerstown Rd., Allentown, NJ 08501-1420
 516704402 +Rose Rasmussen, n/k/a Rose M. Lumia Runyon, 120 Arneytown-Hornerstown Road,
 Allentown, NJ 08501-1419
 516656535 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
 (address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301,
 Libertyville, IL 60048)
 516618999 +South Jersey Eye Physicians, 509 S. Lenola Rd., Suite 11, Moorestown, NJ 08057-1556
 516619001 +Sprint, PO Box 2545, Houston, TX 77252-2545
 516619004 Systems & Service Technologies, PO Box 5493, Carol Stream, IL 60197-5493
 516619005 +TEK. Collect, 871 Park St., Columbus, OH 43215-1441
 516619006 +Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
 516670292 Wells Fargo Bank, N.A., c/o Wells Fargo Bank, N.A., Default Document Processing,
 MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
 516619007 +Wells Fargo Home Mortgage, Bankruptcy Dept., PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Apr 26 2017 23:09:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 26 2017 23:09:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516618980 +E-mail/Text: legal@arsnational.com Apr 26 2017 23:08:54 ARS Nat'l Services, Inc.,
 PO Box 469100, Escondido, CA 92046-9100
 516618986 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2017 23:03:28 Crae Credit/Synchrony Bank,
 PO Box 960061, Orlando, FL 32896-0061
 516618987 E-mail/Text: creditonebknotifications@resurgent.com Apr 26 2017 23:08:29 Credit One Bank,
 PO Box 6500, City of Industry, CA 91716
 516751081 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 26 2017 23:03:40 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516618992 E-mail/PDF: gecsedirecoverycorp.com Apr 26 2017 23:03:47 Lowe's/GECRB, PO Box 530914,
 Atlanta, GA 30353-0914
 516681785 E-mail/PDF: cbp@onemainfinancial.com Apr 26 2017 23:03:30 ONEMAIN FINANCIAL,
 P.O. BOX 3251, EVANSVILLE, IN 47731-3251
 516618996 +E-mail/PDF: cbp@onemainfinancial.com Apr 26 2017 23:03:49 One Main Financial,
 PO Box 9001122, Louisville, KY 40290-1122
 516618997 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com Apr 26 2017 23:11:27
 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
 516687378 E-mail/Text: bnc-quantum@quantum3group.com Apr 26 2017 23:08:58
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 516619000 +E-mail/Text: bankruptcy@sw-credit.com Apr 26 2017 23:09:12 Southwest Credit,
 4120 International Parkway, Carrollton, TX 75007-1958
 516619002 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2017 23:03:28 Synchrony Bank /Lowe's,
 PO Box 965005, Orlando, FL 32896-5005
 516619003 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2017 23:03:28 Synchrony Bank/ Walmart,
 PO Box 965022, Orlando, FL 32896-5022

TOTAL: 14

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 40

Date Rcvd: Apr 26, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516618982* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
516629514* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,
Detroit MI, 48255-0953)
516681810* ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516785643* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-On Credit, LLC, 950 Technology Way, Suite 301,
Libertyville, IL 60048)
516785646* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-On Credit, LLC, 950 Technology Way, Suite 301,
Libertyville, IL 60048)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Denise E. Carlson on behalf of Creditor Systems & Services Technologies, Inc. as servicer for
Medallion Bank dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com
Paul C. Detrick on behalf of Joint Debtor Karen L. Rasmussen pdetrick@comcast.net
Paul C. Detrick on behalf of Debtor William C. Rasmussen pdetrick@comcast.net
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6